

Information to identify the case:

Debtor 1	<u>Amy J. Ditta</u>	Social Security number or ITIN	xxx-xx-5056
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-21554-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Amy J. Ditta

8/25/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Amy J. Ditta
DebtorCase No. 15-21554-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 2
Total Noticed: 26

Date Rcvd: Aug 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2020.

db +Amy J. Ditta, 242 Coleen Drive, Pittsburgh, PA 15236-4309
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +Office of Attorney General Department of Revenue, Robert C. Edmundson, 564 Forbes Avenue,
 Pittsburgh, PA 15219-2908
 cr U.S. Bank Trust National Association, as Trustee f, Fay Servicing, LLC, PO Box 814609,
 Dallas, TX 75381-4609
 14038128 +Aspen National Collections, PO Box 10689, Brooksville, FL 34603-0689
 14125348 +CERASTES, LLC, c/o Acqura Loan Services, 7880 Bent Branch Drive, Suite 150,
 Irving, TX 75063-6045
 14038129 +CM REO Trust, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386
 14038131 +Commonwealth of PA, Department of Labor and Industry, 914 Penn Avenue, 6th Floor,
 Pittsburgh, PA 15222-3713
 14858661 +Laelia, LLC, 2001 Western Avenue, Suite 430, Seattle, WA 98121-3132
 14893143 Land Home Financial Services, Attn: Payment Processing,
 P.O. Box 25164, Santa Ana, CA 92799-5164
 14038140 +Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118
 14038136 +Select Portfolio, 3815 S. West Temple, Ste. 2000, Salt Lake City, UT 84115-4412
 14038137 +The Loan Servicing Center, Customer Support Unit, PO Box 551170,
 Jacksonville, FL 32255-1170
 14038138 U.A.L.U 354 Federal Credit Union, 271 Armbrust Road, Youngwood, PA 15697
 14038139 +U.A.L.U 354 Federal Credit Union, PO Box 1, Wilkinson Road, Youngwood, PA 15697-0001
 15133489 U.S. Bank Trust National Association, Fay Servicing, LLC, PO Box 814609,
 Dallas, TX 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 26 2020 03:50:56 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14038130 +EDI: WFNNB.COM Aug 26 2020 07:33:00 Comenity Bank/Chadwicks, PO Box 182789,
 Columbus, OH 43218-2789
 14038132 +E-mail/PDF: creditonebknofications@resurgent.com Aug 26 2020 03:53:12 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 14106672 +E-mail/Text: kbarkley@bernsteinlaw.com Aug 26 2020 03:51:39 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14038133 +EDI: RMSC.COM Aug 26 2020 07:33:00 GECRB/JCPenny, PO Box 965007, Orlando, FL 32896-5007
 14076401 E-mail/PDF: MerrickBKNotifications@Resurgent.com Aug 26 2020 03:53:10 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 14038134 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Aug 26 2020 03:53:30 Merrick Bank,
 PO Box 9201, Old Bethpage, NY 11804-9001
 14096544 E-mail/Text: jennifer.chacon@spservicing.com Aug 26 2020 03:51:43
 Natixis Real Estate Holdings LLC, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
 Salt Lake City, UT 84165-0250
 14046861 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 26 2020 03:50:57
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa. 17128-0946
 14038135 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 26 2020 03:50:57
 Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CERASTES, LLC
 cr ClearSpring Loan Services, Inc.
 cr Duquesne Light Company
 cr Land Home Financial Services, Inc.
 cr Natixis Real Estate Holdings LLC (successor by me
 smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 cr* +Laelia, LLC, 2001 Western Avenue, Suite 430, Seattle, WA 98121-3132
 14191177 ##+ClearSpring Loan Services, Inc., c/o Acqura Loan Services, 18451 North Dallas Parkway,
 Suite 100, Dallas, TX 75287-5209

TOTALS: 5, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: culy
Form ID: 3180W

Page 2 of 2
Total Noticed: 26

Date Rcvd: Aug 25, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2020 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Office of Attorney General Department of Revenue
akovalchick@attorneygeneral.gov
Brian C. Thompson on behalf of Debtor Amy J. Ditta bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association, as Trustee for
CVI LCF Mortgage Loan Trust I bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor CERASTES, LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor ClearSpring Loan Services, Inc. bkgroup@kmlawgroup.com
Lisa Cancanon on behalf of Creditor Land Home Financial Services, Inc. lisac@w-legal.com,
Llombardi06@law.du.edu
Matthew Christian Waldt on behalf of Creditor CERASTES, LLC mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor ClearSpring Loan Services, Inc.
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor Natixis Real Estate Holdings LLC (successor by
merger to Natixis Real Estate Capital Inc.), as the Administrator of CM REO Trust
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpggh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpggh.com

TOTAL: 13